UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	BERNADINE MURPHY WILSON Debtor(s)	% % % % % % % % % % % % % % % % % % %	Case No.: 09-11409
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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2009.
- 2) This case was confirmed on 06/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/18/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2009, 02/02/2010, 07/07/2010, 01/17/2012.
 - 5) The case was dismissed on 03/22/2012.
 - 6) Number of months from filing to the last payment: 31
 - 7) Number of months case was pending: 39
 - 8) Total value of assets abandoned by court order: NA
 - 9) Total value of assets exempted: \$ 6,650.00
 - 10) Amount of unsecured claims discharged without payment \$.00
 - 11) All checks distributed by the trustee to this case have cleared the bank.

UST Form 101-13-FR-S(9/01/2009)

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Receipts: Total paid by or on behalf of the debtor Less amount refunded to debtor NET RECEIPTS	\$ 5,082.75 \$.00 \$ 5,082.75
Expenses of Administration: Attorney's Fees Paid through the Plan Court Costs Trustee Expenses and Compensation Other	\$ 3,474.00 \$.00 \$ 303.36 \$.00
TOTAL EXPENSES OF ADMINISTRATION Attorney fees paid and disclosed by debtor	\$ 3,777.36

Scheduled Creditors:							
Creditor Name Class		Claim Scheduled			Principal <u>Paid</u>	Int. <u> Paid </u>	
CAPITAL ONE AUTO FIN	SECURED	5,417.00	5,239.82	5,239.82	918.34	387.05	
APPLIED BANK	UNSECURED	1,450.00	NA	NA	.00	.00	
JEFFERSON CAPITAL SY	UNSECURED	1,108.00	1,114.96	1,114.96	.00	.00	
PRA RECEIVABLES MANA	UNSECURED	843.00	843.97	843.97	.00	.00	
JEFFERSON CAPITAL SY	UNSECURED	415.00	415.90	415.90	.00	.00	
CITY OF CHICAGO DEPT	UNSECURED	785.00	784.83	784.83	.00	.00	
CREDIT ONE BANK	UNSECURED	300.00	NA	NA	.00	.00	
LVNV FUNDING	UNSECURED	730.00	730.12	730.12	.00	.00	
PREMIER BANK CARD	UNSECURED	418.00	424.42	424.42	.00	.00	
COMED	UNSECURED	100.00	NA	NA	.00	.00	
PRA RECEIVABLES MANA	UNSECURED	403.00	403.55	403.55	.00	.00	
HSBC	UNSECURED	275.00	NA	NA	.00	.00	
PRA RECEIVABLES MANA	UNSECURED	425.00	425.21	425.21	.00	.00	
MIDNIGHT VELVET	UNSECURED	479.00	644.93	644.93	.00	.00	
JEFFERSON CAPITAL SY	UNSECURED	1,115.00	776.03	776.03	.00	.00	
SEVENTH AVENUE	UNSECURED	500.00	432.75	432.75	.00	.00	
PAYDAY LOAN STORES O	UNSECURED	750.00	NA	NA	.00	.00	
JEFFERSON CAPITAL SY	UNSECURED	1,436.00	1,436.58	1,436.58	.00	.00	
SOUTH SHORE EMERGENC	UNSECURED	209.00	NA	NA	.00	.00	
AVON PRODUCTS	UNSECURED	1,941.00	NA	NA	.00	.00	
JPMORGAN CHASE BANK	UNSECURED	1,400.00	NA	NA	.00	.00	
T MOBILE	UNSECURED	392.00	NA	NA	.00	.00	
GE MONEY BANK/JCPENN	UNSECURED	NA	645.73	645.73	.00	.00	

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Scheduled Creditors:							
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. <u> Paid </u>	
JEFFERSON CAPITAL S	SY OTHER	NA	NA	NA	.00	.00	

Summary of Disbursements to Creditors:			
 	Claim Allowed	Principal Paid	 Int. Paid
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	5,239.82	918.34	387.05
All Other Secured		.00	.00
TOTAL SECURED:	5,239.82	918.34	387.05
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	9,078.98	.00	.00 00.

<u>Disbursements:</u>				1
Expenses of Administration Disbursements to Creditors	\$ \$	3,777.36 1,305.39		į
TOTAL DISBURSEMENTS:			\$ 5,082.75	

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/28/2012 /s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.